

**DECLARATION AND POWER OF ATTORNEY FOR  
PATENT APPLICATION**

As below named inventors, we hereby declare that:

Our residence, post office address and citizenship are as stated below next to my name;

We believe we are the original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled

**FOUR-PARTY CREDIT/DEBIT PAYMENT PROTOCOL**

the specification of which: (check one)

- ☒ is attached hereto.
- ☐ was filed on \_\_\_\_\_  
under Attorney's Docket Number \_\_\_\_\_  
as Application Serial No. \_\_\_\_\_  
and was amended on \_\_\_\_\_ (if applicable).

We hereby state that we have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above.

We acknowledge the duty to disclose information which is material to the patentability of this application in accordance with 37 CFR §1.56.

We hereby claim the benefit of foreign priority under 35 USC §119 of any foreign application(s) for patent or inventor's certificate listed below and have also identified below any foreign application for patent or inventor's certificate having a filing date before that of the application the priority of which is claimed:

Prior Foreign Application(s):

Priority Claimed

\_\_\_\_\_  
(Number)

\_\_\_\_\_  
(Country)

\_\_\_\_\_  
(Filing Date)

☐ Yes ☐ No

We hereby claim the benefit of United States priority under 35 USC §120 of any United States application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in a listed prior United States application in the manner provided by the first paragraph of 35 USC §112, I acknowledge the duty to disclose information material to the patentability of this application as defined in 37 CFR §1.56 which occurred

between the filing date of the prior application and the national or PCT international filing date of this application:

(Application Serial #) (Filing Date) (Status)

We hereby declare that all statements made herein of our own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under 18 USC 1001 and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

POWER OF ATTORNEY: As a named inventor, we hereby appoint the following attorneys and/or agents to prosecute this application and transact all business in the Patent and Trademark Office connected therewith:

Steven J. Meyers, Reg. No. 29,330; Frederick T. Boehm, Reg. No. 32,458; Winfield J. Brown, Jr., Reg. No. 31,901; JoAnn Kealy Crockett, Reg. No. 36,493; Christopher A. Hughes, Reg. No. 26,914; Edward A. Pennington, Reg. No. 32,588; Joseph C. Redmond, Jr., Reg. No. 18,753; and John E. Hoel, Reg. No. 26,279.

Send correspondence to Steven J. Meyers, IBM Corporation, Intellectual Property Law, Bldg. 1, MP:1L1140, Route 100, Somers, NY 10589 and direct all telephone calls to John E. Hoel, at 202-857-8011

Full name of inventor: Mark Linehan

Inventor's signature \_\_\_\_\_ Date: \_\_\_\_\_

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